

Financial Literacy Trainings Provided by WorkFirst Partner Agencies

(Does NOT Include Contracted Services)

Rg	Name of the Service	Brief Description	Provider	Time Frames	Referral Criteria
1	Personal Financial Skills Training	Utilizes SNAP (Spokane Neighborhood Action Program) to offer "Personal Financial Skills Training" to students who attend Spokane Community College. Students also have the option of one-on-one assistance. To view a current schedule of Life Skills classes, click here .	Spokane Community Colleges; Community, Career & Employment Services 1810 N. Greene Street, Spokane, WA 99217-5399	Classes are once per week during the noon hour. 509-533-8009	WF eligibility criteria
1	Budgeting & Money Management	This program offers financial counseling and credit union services for people who <ul style="list-style-type: none"> ▪ need help managing their money, ▪ are using high cost financial services, ▪ need and want a bank account. A SNAP partnership with Numerica Credit Union and Washington State Employees Credit Union.	Neighborhood Assets 212 S. Wall, Spokane, 99201	Monday & Thursday, 1:30 - 4:30 pm, or by appointment. (509) 456-7378	Free and open for public, no referral necessary
1	Work Place Basics	A four-week, modularized class in financial planning and customer service. This course combines training in personal finance with customer service education. It has been used in WorkFirst program for one year, and is strongly supported by agency partners. It serves as a foundation for Customized Job Skills Training, and as preparation for Job Search.	Wenatchee Valley College (509) 682-6908	Four one-week modules with any Monday as a start date.	WF parents with no success in JS, or determined through CE to be unlikely to succeed in JS, and Customized Job Skills Training participants.
1	Homebuyer education seminars, pre-purchase counseling,	Provides information and education to potential homebuyers and offers homebuyer education seminars, pre-purchase counseling, and referral services. SHORC has recently launched the <u>Get Checking (TM)</u> Program that provides education on	Spokane Home Ownership Resource Center (SHORC) Non-profit organization 5813 E. 4th Ave.,	Monday - Friday, 9 a.m. – 5 p.m. Varies. Contact: (509)343-7472	Free and open for public, no referral necessary

	and referral services	<p>budgeting and responsible financial practices. This program is for individuals who</p> <ul style="list-style-type: none"> ▪ have had problems in the past with checking accounts or ▪ never had a checking account. <p>After fulfilling the course requirements, participants will work with participating financial institutions to establish an account that works for them.</p>	Suite 102, Spokane Valley, WA 99212		
1	Financial Literacy classes	<p>Classes provided for people with the goals of buying a home, going to college or starting a business.</p> <ul style="list-style-type: none"> ▪ Tax preparation ▪ Budgeting ▪ Building, fixing or maintaining credit ▪ Setting goals ▪ Fair housing ▪ Renting ▪ Financing ▪ Real Estate ▪ Home Maintenance 	<p>North Columbia Community Action Council / WorkSource Moses Lake,</p> <p>Dawnel Hutsell (509) 765-9206 ext. 240</p> <p>or e-mail at dawnel@nccac.net.</p>	Offered at different times, days and locations in Grant, Adams and Lincoln counties	Free and open to public, but Dawnel asks to call / e-mail and register first.
1	Bankruptcy Information Clinic	<p>Clients may meet one on one with a bankruptcy attorney to go over their Chapter 7 bankruptcy filing paperwork and receive counsel and advice on next steps.</p> <p>No Chapter 13s.</p>	Spokane County Bar Association Volunteer Lawyers Program 1704 West Broadway Ave, Spokane	By appointment Contact: Janette Smith at (509) 324-0118	Free and open for public, no referral necessary
1	Consumer Credit counseling	Consumer Credit Counseling Services of Inland Northwest provide confidential one-on-one credit and budget counseling with certified counselors.	Consumer Credit Counseling Services of Inland Northwest 1912 North Division, Suite 100, Spokane, WA 99205	By appointment (866) 346-2227	Free and open for public, no referral necessary

1	<ul style="list-style-type: none"> ▪ Consumer Credit counseling 	An advisory service for consumers about buying on credit and handling credit problems.	Consumer Credit Counseling Services of Northern Idaho	By appointment (208) 746-0127	Free and open for public, no referral necessary
	<ul style="list-style-type: none"> ▪ Credit Report counseling 	When a person's monthly obligations exceed income available for debts, CCCS can often help develop a plan with creditors.	1113 Main St., Lewiston, ID 83501 Linda M. Emerson		
	<ul style="list-style-type: none"> ▪ Credit When Credit Is Due 	Self study has 12 chapters, an open book test for each chapter. Send in tests and pass course, you'll receive a certificate and 3 cards to send to 3 major Credit Bureaus. They'll note you took the class.			
1	Financial Literacy Class	Adult education program for people with little or no banking experience to help adults outside the financial mainstream	YWCA 300 Min St. St. Lewiston, ID 208-746-1535		YWCA customers, WorkFirst parents including Payee clients
1	Financial Literacy Class	Adult education program for people with little or no banking experience to help adults outside the financial mainstream	Community Action Agency 124 New 6 th St, Lewiston, ID	Lewiston, ID 208-798-1831 Pullman 209-334-9147 Colfax 509-397-2205	Free and open for public, no referral necessary
1	<ul style="list-style-type: none"> ▪ Consumer Credit counseling ▪ Credit Report counseling 	<p>An advisory service for consumers about buying on credit and handling credit problems.</p> <p>When a person's monthly obligations exceed income available for debts, CCCS can often help develop a plan with creditors.</p>	Consumer Credit Counseling Services of Yakima Valley 821 W Broadway Ave, Moses Lake, WA 98837	By appointment Karin Smith (509) 765-6599	Free and open for public, no referral necessary

	<ul style="list-style-type: none"> ▪ Credit When Credit Is Due 	<p>Self study has 12 chapters, an open book test for each chapter. Send in tests and pass course, you'll receive a certificate and 3 cards to send to 3 major Credit Bureaus. They'll note you took the class.</p> <p>Available in English & Spanish.</p>	230 Methow St, Wenatchee, WA 98801	Sheri Bailey (509) 662-0936	
2	Region 2 Money Management Resources		http://region2csd.dshs.wa.gov/Money/Money.htm		
2	Credit When Credit Is Due	<p>Self study has 12 chapters, an open book test for each chapter. Send in tests and pass course, you'll receive a certificate and 3 cards to send to 3 major Credit Bureaus. They'll note you took the class</p>	401 Mountainview, Ellensburg, WA 98926	By appointment 1-800-273-6897	Free and open for public, no referral necessary
2	<ul style="list-style-type: none"> ▪ Consumer Credit counseling ▪ Credit When Credit Is Due 	<p>Consumer Credit Counseling Services of Yakima Valley, Inc provides confidential credit counseling with certified counselors. When a person's monthly obligations exceed income available for debts, CCCS can often help develop a plan with creditors.</p> <p>Self study has 12 chapters, an open book test for each chapter. Send in tests and pass course, you'll receive a certificate and 3 cards to send to 3 major Credit Bureaus. They'll note you took the class.</p> <p>Available in English & Spanish.</p>	<p>Consumer Credit Counseling Services of Yakima Valley, Inc.</p> <p>1115 West Lincoln Ave. Yakima, WA 98902</p>	<p>By appointment 1-800-273-6897</p> <p>Geoff Baker (509) 248-5270</p>	Free and open for public, no referral necessary
2	Certified Credit Counseling	<p>An advisory service for consumers about buying on credit and handling credit problems.</p> <p>When a person's monthly obligations exceed income available for debts, CCCS can often help develop a plan with creditors.</p>	<p>Consumer Credit Counseling Services of Tri-Cities 401 N Morain, Kennewick WA 99336</p>	<p>By appointment 1-800-201-2181</p> <p>Laurie Tufford, (509) 737-1973</p>	Free and open for public, no referral necessary
2	Guardianship for Developmentally Disabled	Provides guardianship and financial management .	Lifetime Advocacy Plus 6 S. 2nd Street Yakima, WA 98901	(509) 248-9810	Free and open for public, no referral necessary

2	Credit When Credit Is Due	Self study has 12 chapters, an open book test for each chapter. Send in tests and pass course, you'll receive a certificate and 3 cards to send to 3 major Credit Bureaus. They'll note you took the class	Banner Bank Community Room Sunnyside, WA 98944	By appointment 1-800-273-6897	Free and open for public, no referral necessary
2	Credit When Credit Is Due	Self study has 12 chapters, an open book test for each chapter. Send in tests and pass course, you'll receive a certificate and 3 cards to send to 3 major Credit Bureaus. They'll note you took the class	Consumer Credit Counseling Services 5 West Alder, Suite 240, Walla Walla,	By appointment (509) 525-2132	Free and open for public, no referral necessary
2	Family Literacy Work Readiness Consumer Economics	Utilizes Balancing Work & Family, and FDIC Money Smart curricula, integrated with EFF Family Literacy Curriculum/CASAS Content. <ul style="list-style-type: none"> Meeting family needs; developing spending plans; keeping track; basic bank services; borrowing basics; choosing a checking account; consumer rights; credit history Using weights, measures, measurement scales, and money; applying principles of comparison shopping; understanding taxation concepts Understanding methods and procedures to obtain housing and services; applying principles of budgeting in the management of money 	Walla Walla Community College/Family Literacy Foundations -Families That Work Basic Skills, ABE/GED, Family Literacy	Quarterly-Integrated Basic Works Skills Class- Wed/Fri. 1-3pm Family Management/Parent Education Class Tue/Thur 1-3p.m. 509-529-5454 christina.connerly@wcc.edu	WF parents with no success in JS, or determined through CE to be unlikely to succeed in JS and Customized Job Skills Training participants. Also, Non-TANF low-income parents in need of a GED, basic skill improvement, and work readiness skill development.
2	IMPACT! Life Skills/Career Development	Information, referral, instructional services for displaced homemakers: <ul style="list-style-type: none"> Improving self-esteem, Money Management, Time/Stress Management, Dealing with Legal and Medical Insurance Issues, Exploring Career Options, Resume and Job Applications writing, Effective Communication and Job Interview Skills. 	WWCC-IMPACT! Displaced Homemakers Program	2 days/week for 10 weeks - covers all workshops under brief description. (509) 527-4230	Displaced homemakers and anyone in transition from job loss to employment including WF clients.

3	Life Skills Class	<p>Basic Education -</p> <ul style="list-style-type: none"> ▪ Math skills; ▪ Money Management; ▪ Time Management; ▪ Communication Skills 	Skagit Valley Community College (lead); WSU Extension Agency, Skagit Recovery, MT Vernon CSO, Skagit DV and Sexual Assault Services	<p>4 weeks</p> <p>(360) 416-7855</p>	All TANF Returners; those with no or little employment history. Note: do not refer a parent has a current or recent employment history.
3	CJST - integrated life skills	<ul style="list-style-type: none"> ▪ Balancing work and home; ▪ Credit repair; ▪ Communication skills; ▪ Interpersonal skills in the workplace (conflict management); ▪ Family management (includes quality time with children, family mission statement, early childhood education overview, etc.); ▪ Teamwork; ▪ Leadership. 	Whatcom Community College	<p>Integrated into the entire course of 8-12 weeks CJST each quarter</p> <p>(360) 650-5354</p>	Only available to CJST students.
3	Hidden Rules for Success	<p>16-hrs course based on the principles of the hidden rules of economic classes from Bridges Out of Poverty.</p> <p>Addresses behavior and values within economic classes and how to move/succeed between them. Provides opportunity for parents to self-identify their own values/behaviors that hinder success.</p>	Whatcom Community College	<p>Offered every other week to all new TANF parents. Half days Friday</p> <p>(360) 650-5354</p>	Part of CE.
3	Financial and Life Skills Development Program	A program for low-income neighborhoods that offers free, in-community financial skills courses to local residents, creating a safe, interdependent learning environment, encouraging participants to recognize and use their gifts, talents, and assets to bring about greater self-sufficiency.	<p>The Whatcom Dream</p> <p>http://www.thewhatcomdream.org/default.htm</p>		
3	Rent Smart & Money Wise	Covers issues of housing (how to be a good renter, how to take care of your home inexpensively, etc. Also includes a money management .	Opportunity Council/Housing Authority's Family		WorkFirst participants (part of CJ experience)

			Self-Sufficiency program		
3	Money Smart – Adult Education Program	This training program is created by the Federal Deposit Insurance Corporation (FDIC) for people with little or no banking experience to help adults outside the financial mainstream	Housing Authority of Island County, at WorkSource center 31975 SR 20, Suite 3 Oak Harbor, 98277	Once a month Advertised on the WorkSource calendar at http://www.worksourcenorthwest.com/content/calendars/WhatcomCalendar.pdf (360) 675-5966	Free and open to public, no referral necessary
4	Financial Literacy Adult education program	<ul style="list-style-type: none"> Banking basics Savings Importance of credit Presented in Spanish only , childcare is provided to all participants	El Centro de la Raza 2524 16 th Ave S Seattle	Every third Saturday of the month 10 -12 am Participants are asked to pre-register (206) 957-4646	Free and open to public, no referral is necessary
4	Financial Literacy Adult education	<ul style="list-style-type: none"> Banking basics Savings Importance of credit Individualized one-on-one instructions http://www.literacy-source.org/programs.htm	Literacy Source 720 35 th St. N Seattle http://www.literacy-source.org/NewcomerNetwork.htm	1.5 hrs X twice a week Pre-registration is required (206) 782-2050	Free and open to public
4	Kaizen Program for New English Learners with Visual Limitations	Kaizen addresses the specialized instructional <u>needs of blind and visually-impaired immigrants</u> and refugees learning English as a Second Language. Financial Literacy is incorporated and customized to individuals needs.	Kaizen Program 810 A Hiawatha Place S Seattle http://www.nwlincs.org/kaizen/	Pre-registration is required (206) 784-5619	Free for low income families

4	<ul style="list-style-type: none"> ▪ Money management ▪ Saving ▪ Credit ▪ Taxes ▪ Risk management ▪ Real estate investments ▪ Employee benefits 	<p>The eight 1 credit course modules can be tailored to</p> <ul style="list-style-type: none"> ▪ Workplace, ▪ Social service agency, or ▪ For presentation to community groups. 	Bellevue Community College.		WF eligibility criteria
			http://www.dfi.wa.gov/consumers/bellevue_community_college.htm		
4	St. James ESL Program	<p>Individual tutoring customized to student's needs. Interpreters are available for assistance with training</p> <p>http://www.stjames-cathedral.org/esl/</p>	<p>St. James Cathedral Across the street from 804 9th Ave, Seattle</p> <p>(206) 382-4511</p>	Individually scheduled	Free for low income families
4	Money Smart – Adult Education Program	<p>This training program is created by the Federal Deposit Insurance Corporation (FDIC) for people with little or no banking experience to help adults outside the financial mainstream</p> <ul style="list-style-type: none"> ▪ Enhance their money skills and ▪ Create positive banking relationships. <p>Available in 9 languages.</p>	<p>Renton Technical College</p> <p>Sherrie Holmes, 425-235-2352 ext 2033</p>	10 modules. Each module takes 1 hr. - 2:45-3:45 PM on Thursdays in the library on campus	Free and open to public, no referral necessary
4	<ul style="list-style-type: none"> ▪ Banking and Budgeting ▪ Credit Management ▪ Taxes and Insurance 	<p>Hopelink Centers offer free financial literacy classes.</p> <p>A Spanish interpreter is present at all classes.</p> <p>Childcare is available with advance registration.</p> <p>Presentations at the different locations are possible depending on the number of people interested.</p>	Hopelink Centers		Free and open to public, no referral necessary
			<p>Shoreline Center 206-440-7300</p> <p>Northshore Centr 425-485-6521</p> <p>Bellevue Center 425-943-7555</p> <p>Literacy Eastside</p>		

			425-643-1912 Literacy Sno-Valley Center 425-333-4417		
4	Credit Restoration Clinic	<p>Covers the issues of</p> <ul style="list-style-type: none"> ▪ good credit, ▪ why it is so important, ▪ how to rebuild it, etc. <p>Also includes a money management.</p> <p>Katherine will travel for short distances.</p>	<p>Katherine Swanberg Direct: 425-289-1108 Cell: 425-260-3121, Fax: 206-350-5754</p> <p>katherines@lakemontmortgage.com</p>	<p>Up to 2 hrs per class. All classes begin at 6:00pm at City University in Bellevue. E-mail or call for schedule.</p>	<p>Classes are free and open to public. But participants are asked to register by phone at Direct: 425-289-1108, Cell: 425-260-3121, Fax: 206-350-5754.</p>
4	Business/Life Skills	Time Management, Financial Management , Conflict Resolution, Business Communications	Shoreline Community College (206) 546-6927	Modular 2 - 7 weeks	WorkFirst Participants
4	Basic Life Skills as a part of CJST	Money Management , basic math, cooking skills, English skills, reading, writing, computer skills.	Everett Community College (425) 760-5475	First 4 weeks of CJST	Referred by WFPM and ESD staff. Clients must have a need for training and be able to commit to 13 weeks of class
4	TRiO Program	Financial Management Skills workshop series: Getting a Grip on your Future, Funding Resources & Financial Obligations, Work Hard but Smart, and Take Control of your Future.	Lake Washington Technical College (425) 739-8339	Offered quarterly	WF parents referred by WFPM and ESD.
4	Transition	<p>Specifically geared towards felons.</p> <ul style="list-style-type: none"> ▪ <u>Week 1</u> go over some basics of employment for felons, as well as self preservation and legal issues. ▪ <u>Week 2</u> is traditional Life Skills program 	<p>South Seattle Community College (206) 768-6666; Highline Community</p>	4 weeks. Each week segment is 4 hours/day for 5 days for a total of 20 hours.	Clients are referred by sanction case managers, ESD and CSO staff

		including interpersonal skills, attitude, self preservation, communication, money management , balancing work and home, etc. <ul style="list-style-type: none"> ▪ <u>Week 3</u> is Dependable Strengths Workshop. ▪ <u>Week 4</u> covers dressing for success, interview skill, time management, etc. 	College (206) 878-3710; Renton Technical College (425) 235-2352		
4	Food & Nutrition Class	Basic Nutrition; Meals planning & budgeting ; Portion sizes; Creative cooking; Stretching food dollars; Feeding toddlers & children; Food safety for families.	Washington State University, King County Extension	Every Tuesday from 10-12 noon & 1-3	None
4	Lifelong Learning	Hopelink offers a variety of classes at many locations and times to assist families in managing and improving their lives. The Lifelong Learning Program classes include: Money management ; Cooking on a budget; Computer skills.	http://www.hopelink.org/ (425) 869-6000 16225 NE 87th St., Suite A-1 P.O. Box 3577 Redmond, WA 98073-3577	During the year	
4	Money Management	Debt Reduction	ESD counselors/ NW Consumer Credit	Variable during weekly Job Club	Parents on public assistance.
4	JumpStart	Modules within the JumpStart programs include, but are not limited to <ul style="list-style-type: none"> ▪ transitional budgeting, ▪ establishing and/or re-establishing credit, ▪ exploring where and how you spend your money in order to break unsuccessful patterns and ▪ understanding the flow of your money. 	Bates Technical College (253) 680-7283	Mon-Thurs open enrollment starts every Monday 3-Program runs in 3-week cycles Evening class.	Determined by case manager
4	ABE/ GED / ESL/ CJST & HWHD	Soft skills classes for all WF parents - can enroll into on going weekly basis. Class is structured and modular designed. Includes <ul style="list-style-type: none"> ▪ social skills, ▪ decision-making skills, 	North Seattle Community College (206) 527-3727	12 hrs. per week	All WF parents

		<ul style="list-style-type: none"> ▪ employability skills ▪ financial management skills ▪ parenting classes. 			
4	REACH Plus	A curriculum that can be modularized for shorter sessions. Some of the topics are: Self-awareness, Attitude, Balancing work and personal life, Money management , Communication skills, Conflict resolution, and Dress for success.	WWE (Washington Women's Employment and Education)	Workshops can be 2 to 4 hrs long.	Referred by WFPM or WFSW if determined appropriate by CE
4	Business Development Training	<p>Washington CASH's nine-session Business Development Training program offers hands-on, practical information that is designed to help potential borrowers take concrete steps towards creating their own businesses. As the entry point into Washington CASH, this training program</p> <ul style="list-style-type: none"> ▪ helps clients produce a solid and comprehensive business plan, ▪ introduces them to fundamental business practices, such as <ul style="list-style-type: none"> ○ preparing cash flow statements, ○ record-keeping, ○ marketing, ○ budgeting, and ○ completing feasibility assessments. <p>This training is essential to prepares clients for the next phases of the program: joining a loan group and applying for micro loans.</p>	<p>Washington CASH (Community Alliance for Self Help)</p> <p>Registration is required at</p> <p>(206) 352-1945</p> <p>http://www.washingtoncash.org/index.html</p>	<p>Starts quarterly,</p> <p>9 sessions taught once a week, 2.5 hrs each session.</p> <p>Taught in Seattle, Kent, Bremerton</p>	Free for low income families
5	Pierce County Colleges Rapid Response Worksheet		http://www.bates.ctc.edu/jrtc/eo/JRTC/files/PCrapidReference06-07.doc		
5	Family Budgeting	Itemized needs, costs, resources, wage needed.	Tacoma Community College (253) 460-4369	1-2 hrs	WF parents in need of financial literacy, math skills
5	Financial Planning Budgeting &	Two 1-1/2 workshops delivered to job seekers at CSO	Pierce College WorkForce Development	Two 1-1/2 hr. workshops.	Job Search participants.

	Credit Credit Reports workshops	(Note: Each of the Colleges in Pierce County coordinates to provide a Life Skills module as described above for each parent in Job Search at each ESD Job Search site)	Department	Weekly	Offered in conjunction with JS
5	Bridges to Success (integrated into CJST)	5 x 8hrs classes offered first week of CJST include <ul style="list-style-type: none"> ▪ professional development, ▪ conflict resolution, ▪ time management, ▪ basic computer applications, ▪ financial literacy, ▪ communication skills, and ▪ soft skills. 	Clover Park Technical College (253) 589-5959	40 hrs (8hrs x 5 days). First week of 11-22 week CJST	WF parents in CJST
5	Clover Park Technical College/ Families That Work	Family Literacy with a work focus including <ul style="list-style-type: none"> ▪ Parenting to balance family, school, and work, ▪ GED, ▪ TANF - its actual worth, ▪ Meeting family nutritional needs on food stamps, ▪ Banking skills, ▪ Community financial resources, Planning beyond today, ▪ Living wage, ▪ Keeping a job, ▪ Choosing a career (benefits). 	Clover Park Technical College/ Families That Work (253) 589-5959, (253) 583-8947	32 hrs/week	Mothers without GED
5	Clover Park Technical College / Great Strides	Modularized course to engage all students prior to program start date; works on balancing responsibilities, identifying campus and community resources, routines support success, creating learning profile as well as successful work and school related behaviors. In addition to the above one week is focused on planning, accessing, utilizing, and budgeting limited resources.	Clover Park Technical College / Great Strides (253) 589-5959, (253) 583-8947	M - F 1PM - 5PM	All WorkFirst students
5	Basics of Money Management	How to avoid skims and set and achieve personal financial goals. Consists of 8 classes for 1.5 hrs twice a week.	Tacoma's Goodwill Industries	8 classes for 1.5 hrs twice a week.	Free and open for public, no referral or pre-registration

		<ul style="list-style-type: none"> Basics of banking, debt management, Spending, saving & borrowing, credit & credit report, Consumer protection. <p>Good Will presents students \$100.00 gift certificate after completion of the class. Also work with different banks and help participants to open checking accounts.</p>	<p>There is no permanent location – class travels to different locations every month</p> <p>For more information about future schedule (253) 272-5166 Maggie Gardner or mgardner@tacomagoodwill.org</p>		necessary
5	Money Smart	<p>FDIC Money Smart curriculum</p> <ul style="list-style-type: none"> Money Matters – Budgeting and Setting Financial Goals Pay Yourself First – The Effective Way to Save Money To Your Credit – About Credit and Credit Reports 	<p>American Financial Solutions 263 4th St., Bremerton, 98337 (360)377-9000 Ask for Rona</p>	<p>Once a month, Pre-registration is required. Class will be held with 6 students or more.</p>	<p>Free and open for public, no referral necessary</p>
5	Basic Budgeting	<p>A very basic budgeting class designed for very low income participants.</p>	<p>Housing Authority of the City of Bremerton in partnership with Kitsap Credit Union.</p> <p>Westpart Community Center 76 Russel Road, Bremerton</p>	<p>Last Tuesday of each month</p> <p>(360) 752-8506</p>	<p>Westpark and Tara Heights families as well as Section 8 families.</p> <p>(There is an agreement pending to serve a larger population in the near future.)</p>
6	Family Management class (part of the Family Literacy Program)	<p>Money management topics are incorporated into the curriculum. The program covers</p> <ul style="list-style-type: none"> Budgeting, time management, stress management, setting priorities for spending and nutrition; 	<p>Centralia Community College</p> <p>(360) 736-9391 Ext. 694</p>	<p>Financial literacy is integrated into a 10 week term at least every other term</p>	<p>Usually PE/exempt.</p> <p>WorkFirst referrals to Family Literacy program</p>

		<ul style="list-style-type: none"> ▪ exploring the difference between wants & needs, ▪ long and short term goals, ▪ building awareness of one's attitudes about money and spending it, ▪ access free credit report annually <p>Consumer Counseling NW makes a presentation during the class. Wise shopping tips.</p>			
6	Parent-Line	Program for parents who need to learn how to manage their lives and families. Includes money management .	Lutheran Community Services, Port Angeles		
6	Families that Work	Program includes financial literacy training	Whiteside Education Center 1 st St. Aberdeen Linda Blauvelt (360) 533-4138		WorkFirst parents
	Life Work Skills	Program includes financial literacy training as a topic of instruction	Grays Harbor Community College 1620 Edward Smith Dr., Aberdeen Sara Aiken (360) 538-4077		WorkFirst parents
6	Financial seminar	Financial seminar provided by Neighbor Works at no cost to us.	WorkSource Grays Harbor office 511 W Heron, Aberdeen J'Neil Lee 360-533-9318	about 1 hr.	WorkFirst parents
6	CJ training	Program includes budgeting and financial literacy elements	Local CJ contractors Nadine Swift 360-533-5100		WorkFirst parents

6	Money Smart Financial Education	10 modules program on financial literacy, held every Friday morning	WorkSource 711 Vine St. Kelso Liz Myntii 360-578-4209	Every Friday mornings 9:00 am – 10:30 am	Free and open to the public
6	Credit Smart	<p>The program covers all aspects of home ownership, including</p> <ul style="list-style-type: none"> ▪ Budgeting ▪ Use of credit ▪ Setting goals ▪ Setting up a checking account ▪ Lending, ▪ Home inspections, and insurance <p>Special programs geared for first time home buyers will also be covered. Attending a Home Ownership Center Orientation as a first step to our program is recommended.</p> <p><i>An interpreter can be ordered if requested ahead of time.</i></p>	<p>Home Ownership Center</p> <p>3801-A Main Street, Vancouver</p> <p>To register, or for further information, call 360-690-4496 or toll-free 1-877-690-4496</p> <p>http://www.homecen.org/</p>	<p>Orientations are held on the 1st & 3rd Wednesday evenings at 6:00 p.m.</p>	Free and open to the public.
<p>Community Action Programs across the state http://www.cted.wa.gov/site/285/default.aspx</p>					
	Foreclosure Assistance	<p>NeighborWorks has joined forces with the Homeownership Preservation Foundation to promote a toll-free hotline offering free foreclosure prevention services and counseling to consumers. Also available in Spanish.</p> <p>Contact: (888) 995-HOPE or (888) 995-4673</p>	<p>NEIGHBORWORKS AMERICA</p> <p>1325 G St., NW, Suite 800, Washington, DC</p>	Toll free hotline	Free

Title	Author/ Publisher	Length	Cost												Other Topics
				Financial Systems	Banking	Checking & Saving	Budgeting	Credit	Taxes	Insurance	Buying a Home	Financial Planning	Education Planning	Investing	
Investing Pays Off: It's never too early to start!	Merrill Lynch & the National Foundation for Teaching Entrepreneurship (Jumpstart Coalition) http://philanthropy.ml.com/index.asp?id=66319_67034_67417	Each of this 15-series program is a 45-minute session.	Free on the Internet				X	X	X		X	X	X		Risk & Reward Jobs & Career Opportunity Recognition Calculating Future Value Economic Factors Philanthropy International Trade Leadership
Control Your Money	Lynn Gerrity Ames, CCCC, Vice Pres. Eileen D. Muhlig, Dir. Ed. Public Relations Consumer Credit Counseling Service http://www.msmoney.com/mm/financial_health/financial_fundamentals/control_money.htm	96 pages			X		X	X				X			Money Basic Money Trouble Resources
Complete Learning Center of Financial information and our free on-line classes – <i>The Investing In Yourself Series.</i>	www.myfinancialgoals.org	website	Free on the internet		X	X	X	X	X	X	X	X			<ul style="list-style-type: none"> ▪ Credit counseling ▪ Extensive Financial Education ▪ Debt Management Services Financial Options and Resources

Title	Author/ Publisher	Length	Cost												Other Topics
				Financial Systems	Banking	Checking & Saving	Budgeting	Credit	Taxes	Insurance	Buying a Home	Financial Planning	Education Planning	Investing	
Money Management and Home-buying Readiness Sourcebook for Teachers of ESOL and ABE	Fannie Mae Foundation Deborah Schwartz Lenore Balliro http://www.fanniemaefoundation.org/programs/jhr/v6i2-kau.shtml	240 pages	Free copy available by request								X				Fundraising and Resource Development Expanding Your Resources: Tools for Teachers Appendices
Home buying Information Guide	Five brochures http://www.homebuy	Brief brochure on specific topic	Free CD-ROM can be ordered	X			X	X			X				
Beehive - Resource Website with lots of information on different topics, including Money Management.	http://www.thebeehive.org/Templates/Money/Level3NoRight.aspx?PageId=1.194&HideChildLinks=0&Local=1&Lang=1	website	Also available in Spanish		X	X	X	X	X	X	X				Money Management, Filing taxes, Free credit reports, Home buying guide, Resources

Title	Author/ Publisher	Length	Cost	Financial Systems	Banking	Checking & Saving	Budgeting	Credit	Taxes	Insurance	Buying a Home	Financial Planning	Education Planning	Investing	Other Topics
Money Smart (available in 7 languages)	FDIC FDIC: Money Smart - An Adult Education Program	Various paging	Free CD-ROM can be ordered	X		X								X	Money Matters
My Money http://www.mymoney.gov/	U.S. government's website dedicated to teaching the basics about financial education. The resources on MyMoney.gov site include important information from 20 federal agencies government wide.	Website Free “My Money” Tool kit is available to order on the website or call 1-888-696-6639	Also available in Spanish	X			X	X	X	X	X	X	X	X	Kids Privacy, Fraud & Scams Starting a small Business Financial Education Grants
Hands on Banking	Wells Fargo and Operation Hope http://www.handsonbanking.org/		Free on the internet or can order CD-ROM		X	X	X	X							Assessment
Bank Jr. The Classroom	Zions Bank http://www.bankjunior.com/classroom/		Free on the internet	X	X	X	X								Money in the Community Money in the Nation Money in the World Business 101
Bank High School	http://www.bankhs.com/		Free on the internet		X		X	X		X				X	

WORK PLACE BASICS

Chelan/Douglas LPA Wenatchee Valley College

As a result of discussions with Chelan/Douglas LPA partners, Wenatchee Valley College developed and is implementing Work Place Basics, a four-week, modularized class in financial planning and customer service. The class targets WorkFirst parents who have not succeeded in Job Search, or have been determined through the Comprehensive Evaluation process to be unlikely to succeed in Job Search, and Customized Job Skills Training participants.

The class is comprised of four one-week modules. Participants may enter the current module on any Monday and rotate through each succeeding module. Classes meet from 9:00 a.m. through 4:00 p.m. with a one-hour lunch break. The morning session focuses on **personal finance training**, and the afternoon session provides attention to external and internal customer service development. Instruction is accomplished by lecture, discussions, and computer lab activities in an interactive format. The training occurs at an off-campus training location that is easily accessible to the WorkFirst participants.

Financial planning is included to encourage participants to see the value of employment and a steady income in realizing their personal goals. The students will be assisted in developing their financial goals and their plans for obtaining these goals. Training will focus on the importance of planning and developing the tools and skills to implement financial plans. Topics include:

- Learning the value of financial planning and ways to avoid the most common money mistakes.
- Understanding spending habits and the importance of preparing a monthly budget.
- Discovering one's "money style" and adapting behavior to allow wise spending.
- Developing financial goals and a financial plan to obtain these goals.
- Identifying financial institutions, their services, and how to best use the tools they provide.
- Learning how to control debt, and understanding credit ratings and what influences them.
- Developing methods to save to meet financial goals, educational expenses, and retirement plans.

Customer service training will encourage each participant to develop their own service philosophy by applying positive attitudes and behaviors. Objectives include:

- Understanding and meeting customer needs.
- Appreciating the importance of first impressions and projecting a positive image.
- Communicating non-verbally.
- Mastering the skill of good listening and applying it for successful customer relations and effective communication.
- Applying effective telephone skills.
- Developing customer rapport to successfully meet customer expectations.
- Identifying internal and external customers, and recognizing that excellent customer service involves meeting the needs of co-workers and business associates.

Two hours per day are allocated for personal skill development and job search preparation. "Career Skills" developed by Keytrain and "Employability Skills" by Achievement Technologies provide Web-based individualized training in these areas.

Bellevue Community College

Is offering courses on financial literacy for

- **Workplace**
- **Social service agency**
- **Presentation to community groups.**

Each course can be offered in various formats. Individuals can receive college credit for completing them.

Personal Money Management

Personal money management focuses on managing personal income and expenses and their recordkeeping.

Learners will be required to develop a personal budget and compile personal income statements.

<u>Course Outline</u>	<u>Outcomes</u>
<ul style="list-style-type: none">▪ Cash flow management▪ Comparative household expenses▪ The financial evaluation of alternatives▪ Personal income statement - budget against actual▪ Accounting and bookkeeping of personal expenses	<ul style="list-style-type: none">▪ Keep receipts and track expenses for one month to compile personal income statement by categories used by the Consumer Finance Survey▪ Look for opportunities to save money - teach strategies for comparison pricing, getting bids, etc.▪ Create a personal budget for the year▪ Create a system for tracking expenses against budget including credit card monitoring and check book▪ Balancing

Personal Savings

Savings; the banking industry and its products and services; savings returns, and evaluating alternative savings vehicles are the focus of this course. Learners will be able to create an annual budget, set financial goals and determine the risks and returns of various savings vehicles. They will create a personal net worth statement.

<u>Course Outline</u>	<u>Outcomes</u>
<ul style="list-style-type: none">▪ The banking industry and its products and services▪ Annual personal budget▪ Long-term financial goals▪ Investment risks (volatility and inflation)▪ Time value of money (present value and future value)▪ Annuity calculation▪ Economic and financial evaluation of alternatives▪ Net worth statement	<ul style="list-style-type: none">▪ Differentiate between annual budget and long term financial goals▪ Discuss and quantify major financial goals such as car, education, retirement▪ Have each learner come up with individual long term financial goals▪ Assess the risk associated with each of these goals (inflation)▪ Determine how much has to be saved annually to achieve these goals using the time value of money▪ Review several types of bank accounts (marketing brochures or review on the internet)▪ Evaluate which is the best account for expenses and savings▪ Calculate the cost (in annual percent) of insufficient

	funds or other bank fees ▪ Creating a net worth statement
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Personal Credit

Credit focuses on the evaluation of the credit industry and its consumer products and services. Learners will evaluate alternate credit and loan features. They will learn strategies for debt management.

<u>Course Outline</u>	<u>Outcomes</u>
<ul style="list-style-type: none"> ▪ Credit and loan industry ▪ Legal aspects of credit ▪ Comparative evaluation of credit instruments ▪ Credit ratings and their impact ▪ Time value of money (future and present) ▪ Calculation of annual returns ▪ Debt management 	<ul style="list-style-type: none"> ▪ Evaluate "buy" messages analytically and critically ▪ Differentiate between rational (cognitive) and emotional (affective) buying motives ▪ Differentiate between ethical and unethical marketing practices. ▪ Compare cash price to installment price in order to make a purchasing decision ▪ Determine periodic payment, interest and total amount required to pay to amortize a loan ▪ Calculate finance charges on credit card balances and cash advances ▪ Identify consumer assistance services provided by the public and private organizations ▪ (e.g. government, the Better Business Bureau and manufacturers) ▪ Research consumer advocacy groups that address consumer right and responsibilities and describe how an individual can participate ▪ Analyze various sources and types of credit and related costs ▪ Select an appropriate form of credit for a particular buying decision ▪ Compare and contrast the various aspects of credit cards (e.g. APR, grace period, incentive buying, methods of calculating interest and fees) ▪ Explain credit ratings and credit reports and describe their importance to consumers ▪ Describe the relationship between credit rating and cost of credit ▪ Recognize the signals of a credit problem ▪ Compare and contrast the legal aspects of different forms of credit (e.g. title transfer, responsibility limits, collateral requirements and co-signing) ▪ Describe legal and illegal types of credit that carry high interest rates (e.g. payday loans, rent-to-buy agreements and loan sharking) ▪ Identify the components listed on a credit report and explain how the information is used

Personal Taxes

Taxes deal with individual tax filing, tax planning and maximizing after-tax returns.

<u>Course Outline</u>	<u>Outcomes</u>
<ul style="list-style-type: none"> ▪ US taxation system--tax returns, withholding, tax credits, tax refunds, tax payments, tax penalties ▪ Filing tax returns ▪ Pre-tax spending accounts ▪ Tax-advantaged retirement accounts (IRAs, 401Ks, Roth IRAs) 	<ul style="list-style-type: none"> ▪ Prepare a tax return ▪ Engage in tax planning ▪ Calculate benefits of pre-tax spending accounts ▪ Calculate the difference between after-tax and pre-tax returns on retirement accounts ▪ Evaluate eligibility for Earned Income Tax Credit and tax credits for 401K (low income) and their effect on savings ▪ Evaluate strategies for maximizing after-tax returns

Personal Risk Management

Personal Risk management focuses on the insurance industry and its products. The learner will evaluate personal insurance needs.

<u>Course Outline</u>	<u>Outcomes</u>
<ul style="list-style-type: none"> ▪ Insurance (Property, auto, renters) - Deductibles, limits, etc.) ▪ Life insurance (term, whole life, variable annuities and how they work) ▪ Health insurance and how it works (Deductibles, copays, etc.) ▪ Long term care ▪ Medicare and Medicaid 	<ul style="list-style-type: none"> ▪ Analyze personal risk and determine methods of mitigating this risk ▪ Evaluate various forms of life insurance and their benefits and costs ▪ Prepare personal information for appropriate insurance quotes - Evaluate three quotes for property insurance ▪ Evaluate the differences in risk between three or more health insurance packages ▪ Analyze risk management case studies ▪ Articulate the resources available under Medicare and Medicaid

Personal Real Estate

<u>Course Outline</u>	<u>Outcomes</u>
<ul style="list-style-type: none"> ▪ Single-family real estate in the US ▪ Historical returns on single-family real estate ▪ Evaluating the single-family homes as an investment ▪ Interest rates and how they work. ▪ Mortgage maturity and risks. ▪ Mortgage payment calculation. ▪ The home buying process 	<ul style="list-style-type: none"> ▪ Evaluate case study between buying and renting including investment and tax benefits ▪ Articulate rights in the home buying process ▪ Review home buying programs ▪ Articulate steps in the home buying process and risks in each step ▪ Financial evaluation of various mortgages (fixed rates, APR, variable rates, interest only, terms, points, etc.) ▪ Calculate the effect of brokers' fees, title insurance, inspections and lawyers fees on a home purchase ▪ Evaluate the effect of interest rates on mortgages

Personal Investment

Investments will focus on financial goals, historical risk and returns of major asset classes, asset allocation, maximizing after-tax returns and monitoring investments.

<u>Course Outline</u>	<u>Outcomes</u>
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<ul style="list-style-type: none"> ▪ Personal Financial goals ▪ Historical returns ▪ Investment risk ▪ Asset allocation ▪ Maximizing after-tax returns ▪ Monitoring investments 	<ul style="list-style-type: none"> ▪ Evaluate budget versus long-term financial goals ▪ Articulate personal financial goals ▪ Differentiate between asset classes, their characteristics, and their historical returns and risk ▪ Articulate how asset allocation is done ▪ Assess Mutual funds, index funds, ETFs ▪ Evaluate case studies of traditional IRAs, Roth IRAs, 401Ks and other tax-advantaged savings ▪ Evaluate investment returns versus cost of debt ▪ Evaluate investments against indices
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Employee Benefits for Personal Finance

Employee benefits outline basic benefits offered by firms. Learners will become familiar with what these benefits achieve and how to use them for long-term financial planning.

<u>Course Outline</u>	<u>Outcomes</u>
<ul style="list-style-type: none"> ▪ Social Security ▪ Unemployment insurance ▪ Medical Insurance ▪ Disability ▪ Dependent Care and Health Care Spending Accounts ▪ Retirement (401K, profit sharing, pensions) 	<ul style="list-style-type: none"> ▪ Review a social security summary statement and evaluate how benefits are computed. ▪ Determine how unemployment benefits are given. ▪ Describe major employee benefits (medical, disability, life, etc.) and what they cover ▪ Analyze a case study of health insurance and determine relevant costs ▪ Evaluate the differences in risk between three or more medical insurance packages ▪ Taking the employer's perspective design an employee benefits package using relevant components - calculate the cost to the employer and the benefit to the employee ▪ Evaluate the financial benefits of spending accounts ▪ Calculate the after-tax benefit to the employee of 401K, profit sharing or pension benefits